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In the United States Patent and Trademark Office

Where application of: Aravinda Koralla	
For: Apparatus and Method for Providing Transaction Services	
Serial No.: 09/646,796	Group: 2164
Filed on: Sep. 22, 2000	Examiner: WEISBERGER
Correspondence Date Jan. 10, 2002	Docket: 2000-011

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Information Disclosure Statement

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is submitted pursuant with 37 CFR §1.97, 1.98. It is requested that the information disclosed herein be made of record in this application. It is further requested that the information set forth in this statement and in the listed documents be considered during the pendency of the above-identified application, and any other applications cross referencing, relying on the priority of, or otherwise related to the above-identified application.

This IDS is submitted under 37 CFR 1.97(b)

In accordance with 37 CFR § 1.98, this IDS includes a list (e.g. form PTO-1449, or equivalent), together with copies, of all patents, publications, or other information submitted for consideration by the office, either incorporated into this IDS or as an attachment thereto.

In accordance with 37 CFR §1.97(g) and (h), the filing of this IDS should not be construed as a representation that a search has been made or that the information cited is, or is considered to be, material to patentability as defined in 37 CFR §1.56(b), nor should it be construed that any information cited herein or in the attached document is (or constitutes) "prior art" for this invention unless specifically otherwise indicated.

No explanation of relevance is necessary for documents in the English language (see reply to comments 67 and 68 in the preamble of final rules; 1135 OG 13 @ 20).

Applicant submits that the above information, taken alone or in combination, neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

Respectfully submitted



Shalom Wertsberger

Reg. Num 43,359

30 Fern Lane

South Portland, ME 04106

Phone: (207) 799-9733

Fax: (207) 228-3694

Agent for Applicant



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Docket: 2000-011

Application #: 09/646,796

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2 page information disclosure statement, 1 page PTO 1449,
Copies of all cited documents